

IN THE SPECIFICATION:

Please amend the paragraph at page 22, lines 27 and 28 as follows:

--A description of this system can be ~~consulted at the Internet address~~  
~~theory.lcs.mit.edu/~rivest/RivestShamir-mpay.ps.~~ found in “PayWord and MicroMint: Two  
simple micropayment schemes”, by Ronald L. Rivest and Adi Shamir, MIT Laboratory for  
computer science, May 7, 1996. --